

B. Amendments to the claims.

1 (Currently amended) A programmable apparatus-system comprising:

a first user computer connected to a server computer by a network;

a CPDB centralized personal data base in the-a memory of the server first

computer;

a network;

a second merchant computer connected to the server computer by the network;

wherin the centralized personal data base is adapted for access by the user

computer only when a user inputs a basic number and a primary number and for access

by a merchant only when the merchant inputs the primary number and a wallet number;

wherin the centralized personal data base contains a set up program containing

instructions, responsive to receipt of the basic number, the primary number, and an

account data from the user computer, to cause the server computer to create a wallet

number for an electronic wallet;

wherin the centralized personal data base contains a transaction program;

wherin the transaction program contains instructions, to cause the user to

provide a primary number and a wallet number to a merchant for a payment transaction;

wherin the transaction program contains instructions to cause the server

computer, responsive to receipt of the primary number, and the wallet number, and a

payment transaction from the second merchant computer, a payment transaction is processed by the CPDB to process a payment transaction at the server computer and the results to transmit a completed payment transaction transmitted to the second merchant computer.

2. (Cancelled).

3. (Currently amended) The programmable apparatus of claim 1 further comprising a wallet number generation program in the CPDB centralized personal data base program.

4. (Currently amended) The programmable apparatus of claim 1 further comprising a user data base in the CPDB server computer with a plurality of account data to implement the payment transaction.

5. (Original) The programmable apparatus of claim 1 further comprising a display of the primary number and the wallet number.

6. (Original) The programmable apparatus of claim 1 further comprising a display of the wallet number and an account number.

7. (Currently amended) The programmable apparatus of claim 1 further comprising a wallet set up program in the ~~CPDB~~ centralized personal data base program.

8. (Original) The programmable apparatus of claim 1 further comprising a display of the wallet number, an account number and a limit on an account.

9. (Currently amended) A method for remotely completing a financial transaction using a ~~CPDB~~ centralized personal data base program comprising the steps of:

obtaining a wallet number;

providing a merchant with a primary number and the wallet number;

providing access for a user to the centralized personal data base only when a user inputs a basic number and a primary number;

providing access for a merchant to the centralized personal data base only when the merchant inputs the primary number and a wallet number;

responsive to receipt of the basic number, the primary number, and an account data from the user, creating a wallet number for an electronic wallet;

providing a primary number and a wallet number to the merchant for a financial transaction; and

responsive to receipt of the primary number, the wallet number, and the financial transaction at the centralized personal data base website, processing the financial transaction and transmitting a completed financial transaction to the merchant.

10. (Cancelled).

11. (Currently amended) The method of claim 9 further comprising the step of using the primary number and the wallet number in the financial transaction with a merchant.

12. (Original) The method of claim 9 further comprising the step of selecting accounts to be accessed by a combination of the primary number and the wallet number.

13. (Original) The method of claim 9 further comprising the step of placing a limit on an account that can be accessed by the primary number and the wallet number.

14. (Currently amended) A computer readable memory—storage medium comprising:

a computer readable storage medium;

a CPDB—centralized personal data base program in said computer readable memory—storage medium;

a computer program stored in said storage medium;

wherein the computer readable storage medium, so configured by the centralized personal data base computer program, contains instructions for causing a computer to

provide access for a user to the centralized personal data base only when the user inputs a basic number and a primary number;

provide access for a merchant to the centralized personal data base only when the merchant inputs the primary number and a wallet number;

responsive to receipt of the basic number, the primary number, and an account data, create a wallet number for an electronic wallet and to register the electronic wallet at a centralized personal data base website;

provide a primary number and a wallet number to a merchant for a payment transaction; and

responsive to receipt of the primary number, the wallet number, and a payment transaction, process a payment transaction and to transmit a completed payment transaction to the merchant

conducts a financial transaction upon receipt of a correct primary number and wallet number combination.

15. (Cancelled).

16. (Currently amended) The computer readable memory of claim 14 further comprising a wallet set up program in the CPDBcentralized personal data base.